

ATBANCORP

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1134694	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$402	\$316	-21.2%		
Loans	\$284	\$262	-8.0%		
Construction & development	\$73	\$49	-33.3%		
Closed-end 1-4 family residential	\$13	\$11	-18.9%		
Home equity	\$18	\$15	-15.4%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-34.2%		
Commercial & Industrial	\$112	\$97	-13.2%		
Commercial real estate	\$58	\$74	28.3%		
Unused commitments	\$49	\$35	-28.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$6	\$2	-66.5%		
Cash & balances due	\$102	\$53	-47.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$370	\$302	-18.5%		
Deposits	\$359	\$301	-16.2%		
Total other borrowings	\$10	\$0	-100.0%		
FHLB advances	\$10	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$31	\$15	-53.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	4.3%	--		
Tier 1 risk based capital ratio	10.2%	5.8%	--		
Total risk based capital ratio	11.4%	7.1%	--		
Return on equity ¹	-43.3%	-262.2%	--		
Return on assets ¹	-3.5%	-17.2%	--		
Net interest margin ¹	2.7%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	83.5%	25.9%	--		
Loss provision to net charge-offs (qtr)	2222.2%	121.8%	--		
Net charge-offs to average loans and leases ¹	0.1%	13.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.1%	32.8%	0.0%	6.1%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.4%	3.2%	--
Home equity	0.0%	14.3%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.1%	5.4%	0.0%	2.2%	--
Commercial real estate	0.0%	11.9%	0.0%	4.3%	--
Total loans	3.3%	13.8%	0.0%	3.3%	--